

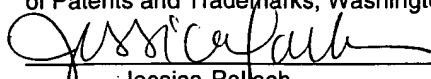
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Jessica Pallach

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Banaugh et al.

Docket No.: WELL0011

RECEIVED

Serial No. : 09/703,357

Art Unit: 3624

FEB 12 2003

Filed: 31 October 2000

Examiner: Kyle, C. R.

GROUP 3600

Title: Method and Apparatus for Integrated Payments Processing and Decisioning for Internet Transactions

February 7, 2003

Assistant Commissioner for Patents

BOX NO FEE

Washington, DC 20231

RESPONSE

Sir:

This is a Response to the Office Action, dated 08 November 2002, for the above-identified patent application.

Please amend the above application as follows: